UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA WILKES BARRE DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/31/2020.
- 2) The plan was confirmed on 01/06/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/17/2025.
- 6) Number of months from filing or conversion to last payment: <u>59</u>.
- 7) Number of months case was pending: <u>61</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$61,218.00.
- 10) Amount of unsecured claims discharged without full payment: \$160,564.68.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 50,479.00 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 50,479.00 **NET RECEIPTS**

Expenses of Administration:

\$ 6,886.85 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 3,480.34 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 10,367.19

\$ 1,690.00 Attorney fees paid and disclosed by debtor(s):

Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	Paid	<u>Paid</u>
GEORGE M LUTZ, ESQUIRE	Lgl	0.00	NA	NA	6,886.85	0.00
RESURGENT CAPITAL SERVICES	Uns	5,964.27	5,964.27	5,964.27	1,303.33	0.00
BRANCH BANKING & TRUST	Uns	4,538.00	4,538.75	4,538.75	991.82	0.00
CAPITAL ONE BANK	Uns	22,734.00	22,658.32	22,658.32	4,951.34	0.00
CAPITAL ONE BANK	Uns	904.00	904.05	904.05	197.56	0.00
BANK OF AMERICA	Uns	4,171.00	4,171.38	4,171.38	911.54	0.00
CNH INDUSTRIAL CAPITAL	Sec	13,109.00	11,436.30	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	3,177.00	3,177.46	3,177.46	694.35	0.00
BRANCH BANKING & TRUST	Sec	240,717.12	237,882.03	0.00	0.00	0.00
BRANCH BANKING & TRUST	Sec	27,457.08	27,117.81	0.00	0.00	0.00
TEA OLIVE, LLC	Uns	3,586.00	3,586.54	0.00	0.00	0.00
BECKET & LEE	Uns	1,363.00	1,363.24	1,363.24	297.89	0.00
PORTFOLIO RECOVERY	Uns	4,907.00	4,906.83	4,906.83	1,072.25	0.00
CHASE BANK USA	Uns	2,118.00	2,144.10	2,144.10	468.53	0.00
PORTFOLIO RECOVERY	Uns	3,935.00	3,934.60	3,934.60	859.80	0.00
PSECU	Sec	22,841.00	21,100.88	0.00	0.00	0.00
GREENSKY, LLC	Uns	22,658.00	23,951.42	23,951.42	5,233.91	0.00
PORTFOLIO RECOVERY	Uns	7,081.00	7,043.63	7,043.63	1,539.19	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	4,451.00	4,413.75	4,413.75	964.50	0.00
CAPITAL ONE BANK	Uns	6,644.00	6,887.37	6,887.37	1,505.04	0.00
CAPITAL ONE BANK	Uns	115.00	772.83	772.83	168.88	0.00
BUREAUS INVESTMENT GROUP	Uns	1,524.00	1,524.57	1,524.57	333.15	0.00
AGCO FINANCE LLC	Sec	6,414.00	5,391.64	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,615.00	1,615.06	1,615.06	352.92	0.00
WYNDHAM VACATION RESORTS	Uns	0.00	12,001.60	12,001.60	2,622.61	0.00
TD BANK	Uns	271.00	115.02	115.02	25.13	0.00
MIDLAND CREDIT MGMT;	Uns	4,114.00	4,077.97	4,077.97	891.12	0.00
MIDLAND CREDIT MGMT;	Uns	5,058.00	5,023.57	5,023.57	1,097.77	0.00
MIDLAND CREDIT MGMT;	Uns	3,939.00	3,939.50	3,939.50	860.87	0.00
MIDLAND CREDIT MGMT;	Uns	544.00	544.71	544.71	119.03	0.00
MIDLAND CREDIT MGMT;	Uns	1,360.00	1,360.89	1,360.89	297.39	0.00
MIDLAND CREDIT MGMT;	Uns	7,754.00	7,754.38	7,754.38	1,694.50	0.00
MIDLAND CREDIT MGMT;	Uns	1,047.00	1,047.59	1,047.59	228.92	0.00
MIDLAND CREDIT MGMT;	Uns	25,904.00	22,734.75	22,734.75	4,968.05	0.00
MIDLAND CREDIT MGMT;	Uns	2,277.00	2,277.14	2,277.14	497.60	0.00
QUANTUM3 GROUP, LLC	Uns	450.00	539.18	539.18	117.82	0.00
QUANTUM3 GROUP, LLC	Uns	565.00	663.25	663.25	144.94	0.00
QUANTUM3 GROUP, LLC	Uns	490.00	585.15	585.15	127.87	0.00
QUANTUM3 GROUP, LLC	Uns	8,710.00	8,710.75	8,710.75	1,903.50	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	804.00	766.16	766.16	167.43	0.00
PORTFOLIO RECOVERY	Uns	4,488.00	4,488.76	4,488.76	980.90	0.00
PORTFOLIO RECOVERY	Uns	7,146.00	6,957.49	6,957.49	1,520.36	0.00
GEORGE M LUTZ, ESQUIRE	Lgl	0.00	6,886.85	0.00	0.00	0.00
MIDATLANTIC FARM	Sec	14,271.00	NA	NA	0.00	0.00
WYNDHAM VACATION	Sec	11,590.00	NA	NA	0.00	0.00
COMENITY	Uns	33.00	NA	NA	0.00	0.00
EXXON MOBILE	Uns	142.00	NA	NA	0.00	0.00
GEISINGER MEDI	Uns	4,095.00	NA	NA	0.00	0.00
GEISINGER MEDI	Uns	354.00	NA	NA	0.00	0.00
LVNV	Uns	5,964.00	NA	NA	0.00	0.00
TSC	Uns	2,315.00	NA	NA	0.00	0.00
TSC	Uns	4,214.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	20,803.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name GEORGE M LUTZ, ESQUIRE	<u>Class</u> Lgl	Claim Scheduled 0.00	Claim <u>Asserted</u> NA	Claim <u>Allowed</u> NA	Principal Paid 0.00	Interest Paid 0.00
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Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 183,559.49	\$ 40,111.81	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 10,367.19 \$ 40,111.81
TOTAL DISBURSEMENTS:	\$ 50,479.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.